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“Why diversification matters” Video Transcript

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Whenever you invest, there’s always some risk involved. Markets can go up and down in a hurry, and that kind of unpredictability is a normal part of investing.

One way to help manage risk is through diversification. This means spreading your investments across different types of assets instead of relying on just one. When one of these assets experiences volatility, others may behave differently, helping to keep your portfolio’s performance stable over time.

Your ideal mix of investments depends on your goals, your timelines, and how much risk you’re comfortable with taking on.

As your life and circumstances evolve, reviewing and adjusting your portfolio can help keep it aligned with your long-term plan. Although diversification does not guarantee investment returns or eliminate risk of loss, including in a declining market, it can help you stay on track during market ups and downs.

Managing risk takes time, perspective, and finding an appropriate mix of investments for you. And a financial advisor can help you create a plan that grows and adapts as your needs change.

[Image on screen: Discover more at: wfa.com/financial-ed]

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Investing in stocks involves risk and their returns and risk levels can vary depending on prevailing market and economic conditions. Investments in fixed-income securities are subject to market, interest rate, credit and other risks. Bond prices fluctuate inversely to changes in interest rates. Therefore, a general rise in interest

rates can cause a bond's price to fall. Credit risk is the risk that an issuer will default on payments of interest and/or principal. This risk is heightened in lower rated bonds. If sold prior to maturity, fixed income securities are subject to market risk. All fixed-income investments may be worth less than their original cost upon redemption or maturity. There are special risks associated with an investment in real estate, including the possible illiquidity of the underlying properties, credit risk, interest rate fluctuations, and the impact of varied economic conditions.

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